



THE SALVATION ARMY

Australia Southern Territory

Senate Community Affairs Reference Group

**Inquiry into Poverty in Australia
February, 2003**

... An adequate standard of living' is a basic human right of all people that Governments have a duty to promote, protect, respect and fulfil and not remove this right from anyone as a punitive measure. The right to an adequate standard of living includes food, clothing, housing, healthcare and education.

The community notes that it has been over 25 years since the Henderson Commission of Inquiry into Poverty. The citizens of Australia are still waiting for the Government to act upon some of the recommendations of that Inquiry, including the establishment of an official Poverty Line measurement (National Campaign Against Poverty 2002).

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Forward

Poverty has been a consistent theme over the past three decades and been the focus of a growing industry of professionals across a range of disciplines.

The social impact of poverty within communities has a direct impact on the nations ability and desire to ensure economic and social participation.

The Salvation Army holds grave concerns for the health and wellbeing of its current service users and those it seeks to work with if a comprehensive strategy is not adopted to address poverty in all its dimensions.

A quote from The Henderson Report of 1975 is now ever more poignant given 28 years has passed and The Salvation Army continues to work with many people deprived of opportunities through entrenched poverty... 'If poverty is seen as a result of structural inequality within society, any serious attempt to eliminate poverty must seek to change those conditions which produce it. Although individual members of society are reluctant to accept responsibility for the existence of poverty, its continuance is a judgement on the society that condones the conditions causing poverty'.

This submission is The Salvation Amy's contribution to the debate however, more importantly it is a call for action on behalf of disadvantaged Australians and those of us who seek to serve their interests.

Mission Statement

The Salvation Army, an international movement, is an evangelical part of the universal Christian Church. Its message is based on the Bible. Its mission is to preach the gospel of Jesus Christ and meet human needs in his name without discrimination. (International Mission Statement);

The Salvation Army - A growing, loving community of people dynamically living God's mission in a broken world.

Introduction

As a leading provider of social services in Australia, a major provider of aged care services, and a major provider of services to unemployed people within the Job Network, The Salvation Army is committed to meeting the needs of disadvantaged people in our community. We currently assist more than one million people each year. While the majority of our effort involves the provision of direct services in the form of support, accommodation, emergency relief, employment services, drug and alcohol counselling and rehabilitation, we also recognise the important role advocacy plays in developing a more just and equitable society.

The Salvation Army makes this submission to the Senate Inquiry into Poverty in Australia on the basis of our direct experience with those most disadvantaged. This submission will, in many ways restate, many of the arguments of academics and the community sector as a whole- further to this it will offer to government the opportunity to go beyond the current efforts to address poverty and work in partnership with all stakeholders to address chronic and entrenched poverty in the Australian community.

The following is an outline of the range and scope of services currently offered by The Salvation Army across Australia.

**THE SALVATION ARMY COMMUNITY SERVICES ASSIST IN THE FOLLOWING
DETAILED WAYS**

Family & Children's Services

- ◇ family day care, child care and after-hours care
- ◇ after school and holiday child care
- ◇ camps for disadvantaged children
- ◇ short term residential care for children

Crisis & Supported Accommodation

- ◇ refuges for women and children
- ◇ crisis accommodation for families
- ◇ hostels for homeless men, women and youth
- ◇ supported accommodation
- ◇ Referral programme for street people

Rehabilitation Services

- ◇ Alcohol and drug detoxification
- ◇ Alcohol, drug and gambling rehabilitation
- ◇ work therapy in industrial and rural centres

Youth Services

- ◇ youth care accommodation centres
- ◇ hostels for teenage boys and girls
- ◇ youth outreach for street kids
- ◇ health care

Community Services

- ◇ emergency family assistance with food, clothing, furniture and advice
- ◇ professional individual and family counseling
- ◇ Red Shield Family Stores
- ◇ visitation services

- ◇ visits to hospitals, nursing homes and the housebound

Counseling

- ◇ telephone counseling
- ◇ professional individual and family counseling
- ◇ money care financial counseling

Court & Prison Support

- ◇ court and prison chaplains
- ◇ support for those on court bonds or community service orders

Employment Plus

- ◇ employment placement
- ◇ employment training
- ◇ special job training for the homeless

Family Tracing Services

- ◇ help to find missing family members

Emergency & Disaster Welfare

- ◇ support and practical assistance at disaster scenes

Chaplaincy

- ◇ chaplains for emergency and defence services
- ◇ chaplains to aged care services

Migrant & Refugee Services

- ◇ counseling and personal support
- ◇ financial, legal and material aid
- ◇ language classes

Aged Care

- ◇ day care and self-contained units, hostels and nursing homes

Disability Services

- ◇ hostels/independent living units for intellectually handicapped persons
- ◇ social education and training for the intellectually disabled

1a The extent, nature and financial cost

Current research

The extent, nature and financial costs of poverty and inequality in Australia are strongly related to the financial environment, specifically employment opportunities and income support. It is the employment and income areas that have the greatest impact on the health and financial well being of individuals, communities, and Australia as a whole.

The last three decades have seen a number of economic and political changes take place that have sustained poverty at unacceptable levels in Australia, these being the dramatic shift in economic and social policy from redistribution and regulation to competition and deregulation.

These macro changes have exacerbated inequality in Australia and resulted in a growing polarisation within the labour market between dual earner and no-earner families; manufacturing and services; those working long hours; the under-employed and the newly identified working poor.

During the past 10 years has seen the rise in GDP of then which has resulted in massive wealth creation. The Australian Bureau of statistics data reflects that between 1992 and 2000 Gross Domestic Product grew by almost \$180 billion and Australia's net worth grew by over \$830 billion (McCarthy and Wicks 2001).

However, statistics on income distribution reflect the inequality present in Australia: the top 20 per cent of income earners receive 50 per cent of total income in Australia, while the bottom 20 per cent earn a mere 5 per cent (ACOSS 2002, Info211)

Strong economic growth over that last decade has not resulted in the highly anticipated emergence of strong social outcomes for many Australians (McCarthy and Wicks 2001). Indeed, many of the clients using the Services provided by The Salvation Army are struggling to survive and rely heavily on our programs to maintain themselves and their families

Definitions of Poverty

Much of the contemporary discussion/policy formulation in relation to poverty has become captive to the debate on definitions and measurement of poverty. Policy makers in government/community sector have operated without a platform from which they can confidently set directions, this context has been most disadvantageous for organisations advocating for the increasing numbers of individuals seeking assistance. The two principle aims of poverty research should be to identify the poor and quantify the extent of poverty. These tasks are vital to respond to poverty in Australia. Being clear about what we are addressing, having a basis for understanding its causes and consequences and for estimating the impact of policies to address poverty.

There is no current shortage of definitions of poverty social scientists have been trying to define poverty for two centuries, in spite of this as concluded by Peter Saunders ANU irrespective of definition they all capture two aspects. Firstly that poverty is a situation in which resources are not adequate to meet basic needs. Secondly, that any definition of poverty must embody community perceptions of poverty in some way (Saunders Nov 2002).

It is the view of The Salvation Army that we require poverty to be defined and measured in a way that can be applied readily to a range of groups and contexts. Irrespective of the difficulties we urgently need consensus on a poverty measure

that is universally understood, that can provide a poverty profile and how it is changing over time (Saunders Nov 2002).

The Salvation Army would strongly support any initiative that provided a basis for measuring and comparing poverty, for identifying the nature and causes of change, for assessing the effectiveness of public policies, including the adequacy of income support payments.

It is The Salvation Army's contention that we need a measure that is credible, that reflects the direct and indirect assumptions endorsed in society at large that can be readily updated and used in various ways.

Discussion

KEY THEMES

For people confronting poverty there are three major factors, inextricably linked, **EMPLOYMENT , HOUSING and INCOME.**

The discussion that is outlined below will focus on The Salvation Army's program responses observations experiences in a range of areas.

The assumptions that underpin The Salvation Army's submission are as follows:

- Maintenance of social capital is crucial in building resilient communities that can reduce levels of poverty and income disadvantage.
- There is the tendency to regard all people in poverty as having special needs rather than recognising that some people are just poor.
- There is a tendency to demonise people who are not coping, for whatever reason.
- Poor people often have very low expectations about their life choices and opportunities. (Source :Submission to SA Social development committee Poverty Inquiry Sept 2002 From AMCO)

Surviving in poverty

SNAPSHOT DATA

The Salvation Army Southern Territory provides significant assistance and support to disadvantaged people each year, this basis data used for The Red Shield Appeal demonstrates the range of basic needs for which the organization needs to respond on a weekly basis. Further this data reflects increases in demand for assistance of 10% amongst the categories outlined below.

	2002	2003
Total people assisted	1,100,000	1,200,000
Meals every week	150,000	160,000
Blankets every week	400	500
Beds for the homeless every week	2,800	3,000
Drug and Alcohol assistance per week	1,000	1,100
Food vouchers every week	10,500	12,000
Refuge for victims of abuse every week	600	700

The Human Face of Poverty

The Salvation Army sincerely requests the Senate Community Affairs Inquiry into poverty consider the following case-studies that portray the DIVERSITY of issues being confronted by people who are also trying to cope with poverty:

CASE STUDY 1

A client was hospitalised after a suicide attempt (related to gambling and debt) and while in hospital an eviction notice was served on her (because of rent arrears). The client discovered this after being released from hospital and had only 2 days before the eviction was to take effect. Having no savings and no family support rendered this client very vulnerable. (The worker was able to arrange to have the eviction postponed and the client is still living in the property, currently this client is not gambling and is paying off the arrears - others in similar situations without counsellor support are not so fortunate.)

CASE STUDY 2

A single young man was sharing a home with his father, whom unknown to the young man, was gambling and had incurred rent arrears. An eviction order was served, the father disappeared and the son was not aware of what had occurred until he came home from work to find the locks on the rental property changed. He was unable to access his belongings and had to find emergency accommodation.

CASE STUDY 3

An older woman was subjected to 12 years of mental and emotional abuse from her husband; she in turn went to the hotel and gambled on poker machines, seeking relief and knowing she can get back at her husband through his pocket. There was not enough money for food. She did not have the physical strength to move out of the situation. She had become malnourished and suffered from sleep apnoea, a heart murmur, asthma and a hernia. After 12 months of psychological counselling as well as gambling counselling she made a break from her husband. Her financial problems were still very severe.

CASE STUDY 4

Several months later she suffered a breakdown and was hospitalised in a ward for people with suicidal intentions. She was driven into deep depression by the seemingly unmanageable pressures exerted by her marriage, her financial difficulties and her crushingly low self-esteem. While hospitalised she met another female patient and they moved in together. The new friend put pressure on the woman to give her some of the settlement money from the separation. She is unable to resist the pressure, and then the friend forced her from the home making the woman homeless. The woman is then forced to seek accommodation from members of her family. (An offer to live with her sister in the country town in which she grew up has given her the chance to begin her new life surrounded by family and friends.)

CASE STUDY 5

A young man who had been previously living on the streets for a couple of years had been living in rental property with his beloved cats. He got behind

with his rent and the matter was taken to the Rental Tribunal who made an order concerning payments based upon his Centrelink pay dates. Due to Centrelink changes in his payment dates he gets behind and the matter gets taken back to the Tribunal who ordered that eviction be made in 2 days later. His distress because of being homeless again causes him great despair. He seriously considers ending it all, as the prospect of returning to his previous way of life is overwhelming. The Tribunal have not considered that his next payment is not until the following week and he doesn't even have enough money to hire cat cages from the vet to take his pets to the RSPCA where they will care for them for 7 days while he looks for somewhere else to live. He has been to the only men's shelter in Adelaide and was horrified at the violence that he witnessed. (We contacted the local vet and arranged for the man to borrow cat cages and gave him the ticket to travel to the RSPCA. We gave him a list of boarding places and lodgings to try)

CASE STUDY 6

A man with a 6 year old son has been living in the car while they search for housing. The worker involved confirms that he has tried every avenue for housing assistance. He complains bitterly that it would be different if he were a woman with a child. The process will take time and he will have to stay in the car with his son who is unable many days to go to school. The latest crisis is that his ageing car has broken down and he doesn't have the money to get it fixed. He knows that if he doesn't move the car locals will strip it and they will lose their few meager possessions. He weeps in despair having reached the end of his tether.

CASE STUDY 7

Grandparents who have become the fulltime carers for their grandchildren find that their financial circumstances are drastically affected. They have to move to a larger home with higher rent as well as purchase the children's clothing and furnish their rooms. They find that their pensions and family payment are barely sufficient and their retirement savings are depleted. The stress of the situation causes the grandmother to become ill and require hospital treatment and ongoing medication. They have no one to give them a break. They are having to find money to pay the legal fees associated with Family Court. They worry every time the children need new shoes or bring home a note for an

excursion. They wonder how they will be able to carry on. (We offer a group 'Grandparents Reparenting that offers support)

CASE STUDY 8

A family has the gas and electricity disconnected. They make a fireplace in the floor and tear up the floorboards to make a fire to keep warm.

CASE STUDY 9

A disabled man relies on his live-in carer to make payments for him for rent and utilities. He discovers that the carer has not done so and his utilities are disconnected and he faces eviction. The carer leaves. He is faced with serious financial problems as well as having no one to help him to live independently. District Nursing comes in to shower him daily with cold water until the electricity is put back on. (Source: The Salvation Army South Australia)

The Salvation Army Social Programme Perspective

Homelessness

As one of the main providers of services to people experiencing homelessness and a key contributor to a number of Government Taskforces to address this, The Salvation Army is acutely aware of this complex social issue.

The Salvation Army currently in excess of \$17m in funding through the Supported Accommodation Assistance Program (SAAP) to provide programs to people who experience homelessness.

It continues to be the case that those using our services experience under-riding economic, cultural, familial and personal issues, and structural imperatives contributing to their homelessness.

For the purposes of this submission being homeless can mean:

- living without conventional accommodation;
- living in sub standard accommodation;
- living in places of insecure tenure;

- living in poverty unable to afford adequate housing;
- being cut off from the support of relatives and friends and losing feelings of social or familial belonging;
- being unsafe;
- being unwell; and/or
- being alienated, isolated and excluded from the social, economic and civic opportunities that most of us enjoy.

People belonging to particular population groups can experience homelessness differently:

- for women, homelessness is most often closely linked to domestic violence;
- for young people, homelessness is strongly linked to family abuse, family conflict and unemployment;
- for families the lack of suitable rental housing, low vacancy rates in the private rental market, gambling and unemployment are central causes of homelessness;
- for Indigenous peoples, displacement as a result of white settlement and policies of segregation and assimilation, discrimination, and extreme socio-economic disadvantage, are central causes of homelessness; and
- poverty affects them all. (Australian Federation of Homeless Organisations submission to The Senate Inquiry on Poverty Feb 2003)

Homelessness is now experienced by many thousands of people annually, creating instability, leaving people vulnerable to chronic unemployment, ill health and inhibiting participation in the social and economic life of their community.

According to the last census data published in 1999, there were approximately 105,300 people experiencing homelessness on census night.

A break down of this data reveals that only 12,600 (12%) of these people were using the service system that is dedicated to homelessness that is SAAP (Supported Accommodation Assistance Program) (Council to Homeless Persons-Parity 2001).

People who experience homelessness are heavily reliant on income support as their primary source of income. National SAAP data analysed by The Australian Institute of Health and Welfare indicated in their last Annual report 2002, that

approximately 92% of the 95,000 SAAP service users were totally reliant on government assistance (Australian Federation of Homeless Organisations submission to The Senate Inquiry on Poverty Feb 2003)

At Risk Young People

The results of *The Youth Homeless Census* conducted in August 2001 among 1,930 schools and Supported Assistance Accommodation Program (SAAP) services across Australia shows that 8.4% more youth aged 12-18 are homeless today than 7 years ago when the last youth census was conducted. The report, prepared by Chris Chamberlain and David MacKenzie of RMIT University. The report shows that 26,060 youth aged 12-18 are homeless of a total homeless population of 104,605.

The rate of youth homelessness varies greatly between states.

- NSW and Victoria have a rate of 10 homeless per 1000 young people
- ACT - 12.5 homeless per 1000 young people
- Queensland - 18 homeless per 1000 young people
- South Australia - 17 homeless per 1000 young people
- Western Australia - 18 homeless per 1000 young people
- Tasmania - 21 homeless per 1000 young people Northern Territory - 69 homeless per 1000 people

The average for Australia is 14 homeless per 1000 young people.

Obviously there is much to learn by comparing the differences in the state programs and their effectiveness. For example, nationally 55 percent of homeless youths are girls and only 41 percent, or 12,227 youths, remain within the education system.

Percentage of young homeless people remaining in school by state:

- ACT - 58%
- Victoria - 51%
- Tasmania - 50%

- NSW - 42%
- South Australia - 40%
- Queensland - 39%
- Northern Territory - 36%
- Western Australia - 27%

The report reinforced that when homeless youth drop out of the education system; many become long-term unemployed, which too often entrenches them in long-term homelessness.

The report emphasised:

- The value of schools as significant sites for early intervention into youth homelessness and other life issues for young people. We must ensure that community youth support workers are integrated into pastoral care and student welfare programs.
- Both schools and community-based youth agencies need access to timely and appropriate specialist support for young people who have a mental illness, drug or alcohol issues, or have been physically or sexually abused.
- All young people and their families should have access to a system of career and transitional supports, through and beyond school.
- Resources need to be allocated to provide 'student only' housing for those young people who are homeless or at risk of homelessness.
- Many young people struggle to remain in school systems that seem unable to respond to the complex needs of such 'at risk' young people. The Salvation Army calls upon Commonwealth and State education departments to respond to the needs of these young people and provide additional resources for alternative community-based learning models.
- Young people who are, or have been, in the care of the state are over-represented amongst young people who are chronically homeless. Governments and non-government organisations need to develop effective programs to care for these marginalised young people.

More information can be found at the following on the web address.

http://www.salvationarmy.org.au/media/2002/020715_homeless.asp

The Salvation Army housed more than 1500 homeless youth last year and is very concerned that the lessons that learned from this report are acted on urgently. If not, we continue to see the social cost to families and young people increase. The health, justice and social welfare systems will also become increasingly expensive, as they are forced to deal with the consequences of increased youth homelessness and entrenched poverty.

The report from the Prime Minister's Youth Pathways Action Plan Taskforce: *Footprints to the Future* published in 2001 flagged a national commitment to young people. The report one of the most comprehensive processes of its kind suggests better ways of supporting young people and their families in the change over from being students to adulthood.

Whilst the Commonwealth government had a strong commitment to the platform provided by the work of the taskforce, the resources to address the key measures suggested by the taskforce have not been fully set aside. The key recommendations of the report are as follows:

- Complete 12 years of schooling (or equivalent vocational training);
- Undertake vocational educational and training programmes and structured workplace learning while at school and beyond;
- Acquire employment and life skills which enable young people to independent, confident and active members of the community;
- Have access to professional career and transition support systems;
- If a young person leaves school before completing 12 years of schooling, return to education and training programs in a range of community settings;
- Have available in the local area a range of support, which offers early intervention with problems, crisis assistance and suitable long term help;
- and
- Ensure that young people have the opportunity to take part in local cultural, recreational, sporting and community services activities.

Whilst we are aware that the Commonwealth government is piloting many of the initiatives recommended by the Taskforce such as transitional officers and there is a strong commitment through existing programs such as Reconnect the government needs to move beyond this.

The Salvation Army urge the Commonwealth government to act boldly to fulfil the outstanding commitments reflected in the Task force report in a comprehensive effort to improve the youth support infrastructure and better support young people who are in danger of falling through the gaps in existing support services and those who are disconnected from schools families and other significant support systems.

Families Children and Poverty

As indicated earlier in this submission The Salvation Army is a major provider of services for homeless people receiving significant SAAP funds to deliver a range of programmes under this funding stream.

SAAP NDCA data reveals that 19% of all support periods are provided to women with Children, and 6% to couples with children. Salvation Army services indicate a growth of need in this population and increased indicators of extreme poverty. This anecdotal experience of workers is supported by much of the research (Harding 2001) indicating a prevalence of 12% amongst couples with children.

It is now common place in working with the families that present at our programmes to see supported accommodation assistance that there is high rates of unemployment, additional issues relating to mental health and drug and alcohol dependency with government income being the main source of financial assistance. Inevitably when assisting families to live within their limited incomes the short fall in income to meet basic needs is always alarming thus the capacity for families to become independent and less reliant on the welfare system is a long way out of reach.

The impact of poverty on these families and specifically children cannot be overstated because of their vulnerability. The Salvation Army through its many years of assisting disadvantaged families believes that the only way to improve their circumstances is to deal aggressively with some of the key structural issues that devastate the lives of families.

Costs of education

Recent information gathered by Family Support Services (FSS) across Australia indicate increases in demand for back to school costs between 10 and 22% on last year.

There are many reasons for families needing assistance:

- debt from Christmas and the holidays that is carried forward
- the rising cost of *free* public education and family's lack of budgeting skills and knowledge.
- the general increase in living expenses. The Bendigo Food bank has reported an increase in the cost of meat up 25% in the last 3 months. The cost of milk has risen 20% in 12 months and the cost of vegetables has risen weekly.
- Transition costs associated with the move from primary to secondary school.
- Public school fees, (whilst not compulsory, we have received reports that families choosing to not pay the fees have had their children public named by the school, have been denied access to computers and extra curriculum activities)

Families report that the most expensive items are textbooks, especially those books required in the final years of school. Many of these books are around \$60 each especially maths and science texts. Uniform is also expensive with a Blazer costing @\$70. Some FSS are also reporting that local schools are moving away from windcheaters (\$30) to woollen jumpers (\$65). Many schools also have different uniforms for winter and summer.

The Salvation Army services have established a range of responses including book swapping programs and a other advice to assist parent to minimize costs but with such dramatic increases in need for our programs The Salvation Army will find it increasingly difficult to respond without the supplementary changes to policy to assist poor families.

Over the past five years there have been more families experiencing hardship. This is increasingly so with public schools raising fees and charges and using collection agencies to pursue parents for outstanding money.

Poverty In Australian regional communities

The gap in income and wealth distribution between urban and regional and rural communities has continued to widen over the last decade.

The vulnerability of many regional and rural communities has become magnified by the recent drought in Victoria.

Our Regional Salvation Army programs have reported that the drought combined with already high rates of unemployment, fragile local economies and the ongoing loss of many social and community services has been devastating for many individuals and families.

Of most concern have been the reports from many of our programs that Centrelink had been most unsympathetic to many of people requiring urgent assistance, many who could no longer provide food for their families.

The Commonwealth Government need to urgently review their policy and practise in working with rural communities to ensure appropriate financial assistance is provided in a timely way.

Housing Affordability

Housing is a basic need and is the foundation for community health and well being. There is a decreased availability of affordable housing leading to housing crisis and homelessness.

The level of 'after housing' poverty in Australia is significantly higher than the before-housing poverty rate (13 per cent) at 17.5 per cent. This is because for low-income households the proportion of income spent on housing is significantly higher than that of middle and upper income families. Thus when housing costs are included in any measurement of poverty, the level of financial deprivation within the Australian community is substantially higher. The experience of 'housing stress' for persons whose income falls into the two lower quintiles is particularly high, and increased from 90,000 households in 1986 to over one quarter of a million households by 2001. (Housing stress is where more than 25 per cent of income is spent on housing.)

The Salvation Army housing and homelessness services encounter many people on a daily basis who are unable to access and maintain affordable housing. Current Government policy is not addressing the structural issues regarding

housing affordability addressing housing affordability is key to addressing the poverty experienced by many of the people attending The Salvation Army for assistance.

The major housing options in the Australian housing market have become less affordable for people on low incomes.

Owner occupied/purchaser tenure: Comprise about 70 percent of the Australian housing market. House prices have increased rapidly and well above increases in income in the past decade. House prices increased by 33 percent in the September quarter of 2001. This tenure is beyond the reach of low-income people who receive social security benefits or are in low paid and insecure employment.

Private rental: Makes up about 20 percent of the housing market. Many studies have shown that about 70 percent of low to moderate income private rental tenants are paying more than 30 percent of their income on rent even after rent assistance. Most private rental housing in Victoria for example is located in the inner urban areas of Melbourne where rents are high.

Public rental: Makes up less than 5 percent of total housing in Victoria. A highly targeted allocation system leads to long waiting times in most areas of up to 2 years. This is particularly the case for low-income people without major personal support needs. This results in these people having no option but to attempt to find housing in the private rental market.

The Salvation Army Social Housing Service (SASHS) is the largest transitional housing managed service in Victoria. It has about 600 transitional housing properties and 110 long-term tenancies. Its establishment and cyclical funding is about \$3 million. It is also the transitional housing service with the greatest diversity being in both metropolitan and rural areas. The Salvation Army also manages two major crisis accommodation services in metropolitan Melbourne and has many services supporting homeless people.

An increasing number of people are contacting SASHS who have had little or no contact with the welfare system and have either been evicted from private rental

housing or are facing eviction due to rent arrears. There have even been cases of some people contacting who have had to foreclose on their mortgage.

About 40 percent of Housing Establishment Funds distributed by SASHS in metropolitan Melbourne assists people with their rent arrears. Many of these people are paying over 40 percent of their income on rent.

Many Salvation Army clients have actively and genuinely attempted to access affordable private rental housing without success and regularly contact our services. These people often have to wait for long periods (up to 2 years) in insecure, temporary or even no accommodation until public housing can be allocated.

The Salvation Army believes that low-income Australians face a housing affordability crisis. A response to this crisis requires change to the housing system at the structural level. To address this the Salvation Army suggests the following:

- The need for a close examination of the gap between demand for low rent stock and supply, especially in the private rental market
- Increasing private investment is important and The Salvation Army supports schemes that facilitate this. However there needs to be a transparent and realistic set of demonstrable set of outcomes comes before these schemes should attract direct or indirect subsidy from government.
- The Salvation Army is mindful that rent assistance expenditure is now at around \$1.7 billion per annum, with no real effect on the supply of affordable housing being discernable. The Salvation Army supports proposals such as the bond-raising scheme put forward by the Affordable Housing National Research Consortium (May and September 2001). But we note in fact that many of the schemes including the Consortium's, require an initial household income of \$20,000 per annum. This excludes the majority of our client base.
- Private sector involvement in affordable housing supply must be in addition to a commitment by governments to maintain a social housing system to answer the needs of the most disadvantaged members of the community. In relation to public housing, only State Housing Authorities, in a small economy such as Australia, are capable of the economies of

scale necessary to make viable a subsidised system with stock in the tens of thousands.

We refer to the work carried out by AHURI, which examines direct and indirect tax incentives. This kind of work provides the basis for an evaluation of the effectiveness of current housing assistance schemes in getting more affordable housing on the ground.

The Salvation Army supports new models such as the Housing Association model to encourage growth in the number of stakeholders in the housing sector, to capture initiatives that maximise social justice, corporate citizenry and the requirement to produce specific social outcomes. Private companies should not benefit from public resources unless able to demonstrate a real commitment to building social capital. A range of initiatives, including the Adelaide city council affordable housing scheme and the NSW Local councils levies on developers have raised the potential of these schemes.

Employment

The ABS Labour Force Survey states that the unemployment rate for January 2003 is 6.1% this translates to 620,400 people.

The current impact of the unemployment is far more profound than the figures suggest. High levels of unemployment in some areas of the major cities and in rural and regional areas, continued high numbers of individuals whom are long-term unemployed, casualisation of the job market, and generational unemployment have contributed significantly to the sustained levels of poverty experienced by large portions of the Australian community (ACOSS – Impact Publication Nov 2002).

Over 1 million people seek assistance (eg. Financial support, housing support, assistance to overcome addictions, family support) from The Salvation Army each year, most of these people are without adequate means of support, they are unemployed.

The Salvation Army has been providing services directly to unemployed people for the past 15 years under through our Employment 2000 and Training Centres. These services included skills and personal development training as well as job

placement services. In some centres we specialised in developing programmes and services for mature workers, we have provided case management services in 20 centres throughout Australia and three of these centres, specialised in delivering case management services to older unemployed people. For the last 4 years, The Salvation Army Employment Plus has been operating as part of the government's Job Network in over 89 offices throughout Australia. We are providing Intensive Assistance to over 40,000 long term unemployed people and Job Matching services to over 100,000 people.

In 1997, The Salvation Army published a document entitled, 'A Working Society'. In one section of this publication, reference is made to the Social and Economic implications of unemployment and an 'Unemployment Matrix' details the personal, inter-generational and societal impact of unemployment. The matrix makes reference to –

- Erosion of self esteem and confidence
- Atrophying of work skills
- Boredom, shame and stigma,
- Increased stress, anxiety and depression,
- Social isolation
- Family breakdown
- Deterioration of family health
- Loss of access to resources and personal supports
- Severe financial hardship and poverty
- Increased personal debt

(A Working Society – The Salvation Army Publication 1997).

For many long term unemployed people the impact of constant rejections and the inability to secure employment has such a significant impact on confidence and self esteem it becomes increasingly difficult to break the cycle of unemployment and the resultant poverty.

Limited Skill Sets

Many long-term unemployed people have low skill level, limited educational attainment and as a consequence job opportunities are often limited to low paying positions. The cost of obtaining and maintaining employment, clothing, child care arrangements and transport costs means that low paying jobs further

financially disadvantage people rather than providing unemployed people with a means to escape poverty.

Transport Issues

Limited public transport in some areas, especially where 'shift work' is involved (as is the case with many manufacturing and hospitality jobs) means that workers need their own transport. For many people living on government income do not have access to reliable transport, often the family car is in need of repair, sometimes the registration has lapsed, sometimes traffic infringements means that the individual has lost their drivers licence. All of these issues further exacerbate the problem of getting to locations where job opportunities exist.

Health issues

Poor health resulting from lack of finances to buy nutritious foods and take preventative action in respect to health and personal hygiene, make it difficult for individuals to maintain employment.

Part Time Employment

Part-time and casual work has been the main area of job growth in most recent years, with resulting lower wages, and concern over loss of entitlements, health care card and transport concessions.

Young People

Lack of educational opportunities, no home role models or support to pursue education, Generational unemployment creating poverty cycles, limited funds to spend on books and essential education equipment, PC's extra curricula activity etc. If young people not achieving at school,

Older Workers

The experience of long-term unemployment has a dramatic effect particularly on older workers who all raise the issues of loss of confidence and feeling socially isolated and marginalised.

Many older workers have been made redundant after many years in the same job and sometimes the fear of change seriously affects diminished self- confidence this has a deleterious affect on their ability to market themselves and to identify their own positive attributes.

Older people often have to be taught how to identify their personal skills and abilities and to talk to employers about the transferable skills they have gained not only in the workplace but also through their personal life experiences. Particularly given that many of them have been in the same job for over 20 years and have no experience of applying for jobs in a competitive environment. Many have never had to prepare a resume or a written job application and consequently job-searching techniques have to be taught as a first step in finding employment.

Older people are seriously impacted by negative stereotypical views and employer prejudice and myths about employing older people and this perpetuates feelings of hopelessness and inability to convince employers of the value of employing older workers.

SOCIETAL IMPACT

The financial pressures associated with living on a fixed income means that unemployed people have less disposable income and therefore are unable to participate in some of the basic entertainment options available to the community in general, i.e. going to the cinema, visiting friends. In the survey quoted above one focus group participant commented that it was difficult for her to go up the street and buy a coffee in a café because of the need for tight budgeting.

This together with the loss of peer networks results in social isolation which is more pronounced for people over the age of 45 years, this in turn further impacts their sense of self worth. For young people – forming sub cultures and losing interest in work, finding alternative ways to subsist.

Family tensions and breakdown can be a feature of prolonged unemployment because of financial pressures thereby creating further poverty traps particular for lone parents, left with the responsibility to care for children and find adequate housing (A Working Society, 1997).

Business Competition and Employer Expectations

The reality of the contemporary business approach is based on competition. Employers insisting on productive workers, wanting to be able to dismiss unproductive workers, and those who are image conscious – keen to employ people with skills, excellent presentation, bright personalities. Mobilising those

who have experienced long-term unemployment is not a matter of simply matching individuals to jobs. The Salvation Army Employment Plus has developed substantial experience and know-how in assisting long-term unemployed people to participate in employment or training.

Gambling

As already stated the Australia Southern Territory deliver a range of responses addressing poverty, homelessness, substance abuse, unemployment, offending behaviour and family violence. Within these responses, we target problem gambling specifically through dedicated services, but we also address the issues associated with problem gambling in crisis services, such as emergency relief outlets and homeless shelters as well as in our counseling and pastoral services. One of our dedicated gambling services is in Victoria, where The Salvation Army operates a state government funded Gambler's Help service in the City of Melbourne. This service offers therapeutic counseling and specialist gambling services to people who frequent, recreate, work or live in the CBD, with an emphasis on helping those most disadvantaged or marginalized.

This year it is estimated that those playing the pokies in Victoria will lose more than 2.4 billion dollars. One billion of this will flow in taxes to the State Government.

This will represent 13% of the total Victorian Government income.

Of the people who play the pokies and bse this money 42% are people with gambling problems. So this means that over \$400 million is paid into State revenue by those who cannot afford to pay this money. It is estimated that on average each of the people with poker machine gambling problems loses \$23,800 in a year (Dalziel, Anti Gambling Taskforce 2003).

BEST PRACTICE AREAS FOR COMMONWEALTH INTERVENTION

Taxation

The Salvation Army is very concerned that a number of State governments across Australia are reliant on tax revenue from gambling. Figures collated by Charles Livingstone from La Trobe University provide a snapshot of this problem in New South Wales, South Australia and Victoria, with each State showing an increasing percentage of state tax coming from gambling taxes over time. According to the Productivity Commissioner's 1999 report on Australia's Gambling Industries, 42% of Australian EGM revenue comes from the pockets of problem gamblers. This means that state tax revenue is being directly drawn from the losses of problem gamblers who are therefore bearing a significantly disproportionate tax burden. This is a regressive taxation arrangement and The Salvation Army believes that the Commonwealth should include consideration of this inequity when engaging in the broader tax debate.

On line Gambling

The Salvation Army has identified a number of potential problems with on line gambling. This form of gambling is: characterised by easy accessibility; a solitary activity, lacking the 'safety net' associated with a social activity; potentially linked to a broader behavioural addiction to technology; open to underage gamblers; and encourages credit card debt.

The Salvation Army is encouraged by the Commonwealth Government's ban of on line gambling services provided by Australian companies. However, we are aware that overseas suppliers will still make the service available to Australian gamblers. The Salvation Army recommends that the Commonwealth empower Australian banking organisations to disallow transactions relating to on line gambling, effectively restricting access to the service.

Gambling Advertising

The Salvation Army calls for a ban on gambling advertising. Like smoking, gambling is a potentially harmful, addictive activity and we believe the Commonwealth Government should mount a campaign against gambling, which

mirrors the approach to smoking. This would involve both a ban on gambling advertising and an anti-gambling campaign, as alluded to earlier in the section on community education.

At the very least, the Commonwealth has an important role to play in setting ***limits on the promotion and advertising of gambling***. Advertising should carry warnings about problem gambling and be honest in their representation of the likelihood of losses, as well as winnings. Television advertisements should be confined to adult viewing hours.

Towards the Development of a Commonwealth Gambling Approach

The Salvation Army has been impressed with the leadership shown by the Commonwealth in the area of Domestic Violence, with the “Partnerships Against Domestic Violence” (PADV) initiative. We believe a similar approach would be useful in response to gambling and its negative impact on individuals, families and the community. The PADV has provided the context for a number of significant research and pilot projects, and The Salvation Army would welcome the development of similar projects to address problem gambling.

Health and other related Services

The value of the Medicare system in providing free or subsidised medical and acute services for all Australians cannot be overstated. It is however essential for those on low incomes who are unable to afford health insurance or for those who will not receive any health services even at minimal cost.

Most recipients of Salvation Army programs rely almost totally on the current bulk billing arrangements of general practise. Given this and the ongoing decline in bulk billing there is increasing concern about the increasing uneven access to health services for people on low incomes, especially where there is little choice of GP.

It is critical that bulk billing be maintained and expanded to ensure access to universal health services.

Dental Services

Lack of accessibility to dental services for low-income earners is now very well documented. People on low incomes visit dentists less frequently than the rest of the community, are likely to have teeth extracted rather than filled, and less likely to prevent care (Roberts – Thomson 1998).

Research has also shown that some people who have all their teeth removed during emergency treatment may wait up to a year to receive dentures (Brotherhood of St Laurence 1998). For many people on low incomes the cost of private dental treatment is prohibitive and they are forced to use the public sector alternative. Inadequate funding for dental services in the public sector is woefully inadequate, with waiting times up to 3 or 4 years in some areas. About 500,000 people are on waiting lists around Australia and only 11% of those eligible for treatment receive it each year (Spencer 2001)

Alcohol and other Drugs

The Salvation Army has a concern for and is committed to ensure that Alcohol and Drug Treatment Services are available for the most marginalised in our society. Each year The Salvation Army assists 25,000 people through a range of drug treatment programs.

Drug and alcohol addiction contributes to poverty for individuals and families.

In Melbourne a joint initiative of Hanover Welfare Services, St Vincent de Paul and The Salvation Army has resulted in a Homeless Persons Drug Trial.

Not surprisingly it appears from the research associated with this initiative that that community's drug problem is most acute amongst the homeless who utilise the major crisis centres in Victoria. It is estimated that on average, 35% of the residents are dependent upon illicit drugs and based upon the rate of escalation of prevalence rates in heroin use over the past three years, this is expected to increase to well over 50% by 2004. At such prevalence rates, the Victorian crisis accommodation centres are at risk of becoming untenable if reliant on the current resource and skill base.

New pathway models that provide clear and direct links between the crisis centres and forms of treatment and support services will be developed and piloted. This includes access to drug treatment services appropriate to the particular needs of people who are homeless and strategies to build self-esteem, establish new

personal relationships, rebuild community networks and provide access to employment and training.

1 (b) The effectiveness of income support payments in protecting individuals and households from poverty

Key Issues and strategies

The main aim of the social security system is the prevention of poverty. Many groups are struggling as the level of benefits fail to provide levels of income to adequately meet household needs.

At the present time young adults aged 18 to 20 years receive approximately \$201,32 per cent below the Henderson poverty line of \$294 per week (Melbourne Institute of Applied Economic and Social Research 2002).

Differences exist between the pension rate and allowees. Pensioners receive \$429 per fortnight, allowees \$375 a difference of \$54. This gap continues to grow as allowances are indexed to the Consumer Price Index (CPI) while pensions are indexed to male average weekly wages, which increase faster than income support.

People cope with less than adequate or diminished incomes by attending many of our emergency relief services. A recent snapshot of service usage in one of The Salvation Army emergency relief outlets in Victoria indicated that of the 170,000 users of the service in the year 2002 there was a 72% rate of return. The number of returns has been recorded as an average of 4-5 times in the given year. The reason for attendance almost entirely related to lack of available income, inability to pay for household bills and food.

The changes to the employment market are now well documented, many people are now forced to take up part time/ casual /temporary work. Many recipients of income support report the onerous/complicated nature of combining part -time

work with receipt of benefits. This issue there acts as a disincentive to take up such options.

There has been much discussion amongst the welfare sector as to poverty traps created by the effects of tax and withdrawal of benefits, meaning that some recipients of income support can lose up to 87% of each extra dollar earned. The Salvation Army views this situation as patently unfair, given that high income earners face a maximum tax rate of 48.5%, but also it punishes efforts to work.

The Salvation Army supports the views of the Brotherhood of St. Laurence and others that this problem could be diminished by raising the earnings threshold at which people begin to lose some of their benefits from \$62 to \$82 per fortnight, and by introducing a standard withdrawal rate of 60% instead of the current two – tiers rates of 50% and 70%. These two changes would mean that people who worked part – time would retain more of their earnings and that Newstart payments would be cut out at \$17,600 p.a.

Breaching

The Salvation Army holds a number of fundamental positions in relation to the current penalties regime. People are “welfare dependent” because, as a community, we are unable to provide adequate employment opportunities, appropriate education and training or creative community participation options. They are not welfare dependent because they receive marginally sustainable Social Security support payments.

The Salvation Army has been concerned for some time that the negative or punitive aspects of Mutual Obligation have been overemphasised. Breaching is predicated on the unexamined and untested assumptions that:

- People receiving allowances who fail to meet Mutual Obligation requirements have no real desire to work or, worse still, are defrauding the system; and
- Penalties are the best mechanism for achieving or increasing the level of compliance.

The Salvation Army firmly believes that given appropriate and genuine opportunities and supports, the majority of unemployed people, including asylum seekers, are eager to join the workforce. Furthermore, financial sanctions frequently only serve to make compliance with participation requirements more difficult. More effective levels of participation can be achieved through measures based fundamentally on support, encouragement, development of relationship, and incentives, rather than on the threat of reduction or withdrawal of basic Social Security support payments.

There are several structural factors impacting on the ability of many unemployed people to participate in labour market activity. In particular, casualisation of the labour market and the loss of low skills employment options, have meant that significant numbers of unemployed people struggle to find secure and appropriate, award level employment. In the words of Dr Elspeth McInnes, "Compliance regimes have no impact on the demand for labour, or the distribution of jobs, but they do provide a legislative framework to reduce income support paid to the most vulnerable people who find it most difficult to comply".⁴ Unless provision of genuine skills training and job creation are addressed as part of the Government's obligation to unemployed people, then there will continue to be an over-reliance on compliance, and breaching will remain, effectively, a punishment for disadvantage (McInnes, E, 2002).

Social security payments need to be valued as the foundational basis of a support system focused on ensuring all Australians (including newly arrived residents) are equipped to participate in the social and economic life of the community. We believe that withdrawal of basic support payments through breaching (except where people can be shown to deliberately fail to comply with their obligations) is morally unjustifiable and inhumane.

As a major provider of Commonwealth Emergency Relief (ER), The Salvation Army, along with other community service agencies, has been seeing the effects of the increased rate of breaching in the growing demand being placed on its ER services for assistance in the form of food, clothing, money and accommodation. ER services have had to increasingly "step into the breach" created by periods of reduced or cancelled unemployment benefits either to provide additional support

or to attempt to undo the rapidly escalating damage that can be precipitated by these penalties.

The Salvation Army undertook research in 2001 to substantiate this trend, and the report, *Stepping into the Breach: a report on Centrelink breaching and emergency relief* can be found at:

<http://www.salvationarmy.org.au/reports/SalvoBreachReportFinal.pdf>.

The research found that the impact of breaching extended well beyond those special categories of people experiencing extreme disadvantage (the homeless, those experiencing substance misuse and mental health issues), to the many socially dislocated and vulnerable people who typically lack the financial and emotional support afforded by family and friends. The penalties regime puts these people at serious risk of further marginalisation.

The Salvation Army, along with other community service and peak organisations, has raised serious questions about the justice and equity of breaching. The application of such penalties (except as a matter of last resort for a minority of recipients who can be shown to demonstrate an unwillingness to comply) cannot, we believe, be justified ethically when they put socially and economically vulnerable people at risk.

Furthermore, breaching entails massive cost shifting. As the Salvation Army's research found, considerable Commonwealth ER dollars are needed to attempt to undo the enormous hardship that breaching can bring about. Its impact also reverberates beyond the immediate cost of providing ER crisis assistance, to the cost to individuals and the community of homelessness, poor health and crime.

While the number of breaches has now started to decline after reaching unacceptably high levels, the impacts on individuals who are breached is still of grave concern. These penalties continue to fall on the most disadvantaged in the community, those who are homeless or disabled.

The Commonwealth Review of Income Security Arrangements

The Commonwealth Government has recently announced a process to review the Income Security System.

The Government will receive comment through a submission and consultation process to occur between now and the end of June 2003.

The Government's reform agenda commenced with a review of Australia's Social Support System with the appointment of a welfare reform group. The report from this group was titled "Participation Support for a More Equitable Society". One of the reports recommendations was to propose a simpler income support system that is more responsive to individual needs, circumstances and aspirations and that improves incentives to work.

The Commonwealth Governments contend that the recommendations of the welfare reform group, the new Tax System, the Australian Working Together Package, the changes to the Disability Support Pension announced in the 2002/03 Budget, and changes to the Job Network arrangements, starting in 2003 have culminated in substantial improvements to the Social Support System. The final plank in this strategy will be the possible reform of the income support system/payment structure. The Salvation Army would like to take the opportunity to flag some of its early thoughts in relation to this review and the likely issues and considerations.

The principles outlined in the document are sound and a good basis from which to have the discussion on this issue of building a better income support system. These principles are as follows:

1. Adequate safety net
2. Incentives for paid work to maximise participation
3. Clear expectations and requirements
4. Simplicity and fairness
5. Responsive needs to individuals and their changing needs
6. Sustainability
7. Complementary with tax and wage systems.

The Salvation Army has concerns however in relation to the interpretation and practical application of the principles. It will therefore be of interest to The Salvation Army, the intent and practical application of the principles.

In relation to the clients of The Salvation Army Social Programmes a system that is easy to negotiate and responsive to often very changeable life circumstances such as homelessness is essential.

It is critical that the changes proposed in reforming the income security system take into account the fundamental requirements of marginalised people, that often they require assistance to navigate systems and a support system to assist with the often-transitional nature of their lives.

The Salvation Army would propose that the review consider the positions that any worker earning income below the minimum wage should get additional assistance i.e., in terms of a part payment of income support. This assistance would ensure that where possible individuals could better sustain themselves and their families financially. It is however the view of The Salvation Army that revisiting the introduction of realistic minimum wage rates, that is rates that are at least 25% of average male earning would be a more appropriate way forward.

It is evident that the introduction of the simpler income support system is reliant on a comprehensive assessment process that is needs based.

The caution in this approach is to ensure that there is adequate resourcing of a system that assesses the individual needs of recipients for income assistance. This approach would afford the opportunity to package up a range of services and deliverables to meet the assessed needs of clients.

The Salvation Army supports the view that participation is a sound principle. It is evident to us however that support is required for many people should we require them to engage/participate as part of an active society. Participation should not principally be about paid work, for a range of activities that contribute to the common good and the development of social capital.

Further to this The Salvation Army supports incentives/payments for people seeking employment given that the costs of participation outweigh income support and the incentives currently provided. Ancillary support in the form of appropriate childcare, financial supplements, for travel and other costs are critical for people to truly participate and seek employment.

The Salvation Army would caution the Government to be fully aware of the client population who due to mental illness, homelessness and other critical life issues will be unable to fulfil participation obligations. It is critical that the system is set

up to support individuals constrained by their difficult life circumstances and not continue to institute punitive policies such as breaching penalties.

KEY RECOMMENDATIONS

- ❖ The Salvation Army recommends that the Commonwealth Government develops and implements a National Anti-Poverty Strategy as a matter of priority, with a focus on homelessness, housing, employment education and training as a central elements of the strategy.
- ❖ The Commonwealth Government needs to take deliberate and assertive action in welfare, income support and associated policy areas to improve the present circumstances and future opportunity of children belonging to low- income families.
- ❖ The Salvation Army urges on Commonwealth to screen all social and economic policies for their 'poverty effect', with a view to ensuring no such policies act to increase poverty levels in Australia.
- ❖ The Salvation Army supports an increase in the level of the social wage in rural and remote areas to compensate for its decreased value in these areas and to ensure people living in these communities gain the same benefit from it as other Australians.
- ❖ The Commonwealth Governments needs to target social and economic development program funds to those communities experiencing greatest disadvantage.
- ❖ The Salvation Army urges the Commonwealth Government to ensure income support is available for extended periods and/or until a waged or other adequate income is secured and should link income support payment levels to broader economic conditions, to ensure an adequate level of income to meet all reasonable costs of living .
- ❖ The Commonwealth needs to review the breaching regime and institutes an income support framework based on incentives rather than punitive measures.
- ❖ The Salvation Army requests the Commonwealth Government to adopt a base income support payment rate for all pensions and allowances of 25

per cent of the average male weekly earnings and index this in line with movements in wage levels.

- ❖ The Commonwealth Government needs to ensure there are no activity requirements linked to income support payments for families who are homeless and in crisis, and for families attempting to establish/re-establish stability after a period of homelessness.
- ❖ The Commonwealth should remove income support penalties for moving to areas of higher unemployment, to recognise that such moves are often necessary to attain affordable housing.
- ❖ The Commonwealth should provide adequate benefits to all young people living without family support, regardless of age.
- ❖ The Salvation Army urges the Commonwealth Government to recognise young people 18 years and older as independent adults for the purposes of income support eligibility, to ensure these young people are able to access income support without reference to their parents' income.
- ❖ The Salvation Army urges the Commonwealth Government to provide all independent unemployed persons with the same base level of income support regardless of age.
- ❖ The Commonwealth should lift the current two year waiting period for income support for recently arrived immigrants and refugees on Temporary Protection Visas.
- ❖ The Salvation Army urges the Government to make a wide range of education and training options available to provide for choice, flexibility and suitability in addressing identified training needs for people on income support.
- ❖ The Commonwealth should change the income support system from compulsory to an incentive based income support systems. The Commonwealth should introduce a 'participation supplement' to encourage and resource people to seek participation opportunities.

- ❖ The Commonwealth Government should reform its 'Mutual Obligation' income support framework so that business and all levels of Government are compelled to provide jobs, work experience and/or training opportunities for people who are unemployed, particularly people who are long term unemployed. The Salvation Army urges the Commonwealth to improve access to subsidised childcare and increases in family payments for lower income families, to increase their participation in the labour market.

- ❖ The Salvation Army advocates the treatment of children as service users in their own right for the purposes of the SAAP National Data Collection, to ensure the full range of services they require are identified and provided.

- ❖ The Commonwealth Government needs to properly fund the SAAP sector to ensure that children who are accessing homelessness funded agencies have guaranteed access to adequate nutrition, warmth and shelter

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